

Abstract and key words

Licence to undertake banking business

Diploma paper

The purpose of my thesis is to describe, analyse and eventually compare issues related to granting a licence to undertake banking business in Czech republic – banking licence. The reason for my research is especially economical importance of commercial banks on development of the national economy. This thesis is composed of introduction, three main chapters, conclusion, source list, abstract, key words and annexes.

Chapter One of my thesis is dedicated to Czech National Bank as the regulatory and supervisory authority. The first chapter is subdivided into three parts. Part one generally describes the legal status and objective of Czech National Bank and remaining two parts are dedicated to legal powers of Czech National Bank which are most relevant to this thesis - the law of Czech National Bank and status of the regulatory and supervisory authority.

Chapter Two is dedicated to commercial banks and it's subdivided into ten parts. Those parts are focused on all authorization criteria. Those authorization criteria are here subsequently examined by using the methods of analysis, deduction, induction and also ad hoc comparison. Chapter Two can be considered as the key part of this thesis.

Chapter Three concentrates on administrative procedure, in which the bank can obtain (and also lose) the banking licence. Chapter Three consists of two parts. Part One is mainly focused on administrative procedure itself which is conducted by the Czech National Bank and Part Two is focused on possible result of this administrative procedure – administrative act known as the banking licence.

Key words – bank, banking regulation, banking licence